IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application of Mikhail Lotvin and Richard M Nemes

Appl. No.: 10/790,895

Filed: 03/02/2004

Title: Methods and Systems for Electronic Transactions

Group/Art Unit: 3625

Examiner: HAQ, NAEEM U

Mail Stop Amendment
COMMISSIONER FOR PATENTS
P.O. Box 1450
Alexandria, VA 22313-1450

## RESPONSE TO NONFINAL OFFICE ACTION

In response to the office action of 01/03/2007, please amend the above-identified application as follows. No fee is due for the added claims, since the number of dependent and independent claims do not exceed the number of claims covered by the original payment.

## IN THE CLAIMS:

1-12 (Canceled)

13. (Currently Amended). A computer-implemented method comprising: storing a using an Internet browser, enabling an end user to specify telephone service logic program on a personal page accessible over the Internet comprising specification for at least one of voice mail and call forwarding; and electronically providing information encoded in the service logic programs to at least one computer controlling telephone service so as to enable the at